

## UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address: COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, Virginia 22313-1450 www.uspto.gov



Bib Data Sheet

**CONFIRMATION NO. 7517** 

SERIAL NUMBEI 10/815,190	FILING OR 371(c) DATE 03/31/2004 RULE	Ó	<b>CLASS</b> 705	GROUP ART UNIT 3696		<b>ATTORNEY DOCKET NO.</b> 320529195US5		
APPLICANTS  Kathleen Tyson-Quah, Radlett, UNITED KINGDOM;								
** CONTINUING DATA **********************************								
** FOREIGN APPLICATIONS ************************************								
Foreign Priority claimed yes no  35 USC 119 (a-d) conditions yes no Met after Met Allowance  Verified and Acknowledged Examiner's Signature Initials			STATE OR COUNTRY UNITED KINGDOM	SHEETS DRAWING 20		TOTAL CLAIMS 24		INDEPENDENT CLAIMS 4
ADDRESS 25096								
TITLE REDUCING RISK IN A PAYMENT-BASED TRANSACTION BASED UPON AT LEAST ONE USER-SUPPLIED RISK PARAMETER INCLUDING A CLEAN PAYMENT LIMIT								
					All Fees			
					1.16 Fees ( Filing )			
RECEIVED No	FEES: Authority has been given in Paper No to charge/credit DEPOSIT ACCOUNT			NT	☐ 1.17 Fees ( Processing Ext. of time )			
1624 No	for following			☐ 1.18 Fees ( Issue )				
				Other				
					☐ Credit			